Case 07-16611 Doc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main

Official Form 1 (4/07) Thomson West, Rochester, NY Page 1 of 48 Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Wolter, Thomas C All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec./Compete EIN or other Tax I.D. No. (if more than one, state all): 0597 (if more than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 20 E Elizabeth Street Milton WT ZIPCODE ZIPCODE 53563-1614 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Rock Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address) (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business Chapter of Bankruptcy Code Under Which** Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily Clearing Bank entity below in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of 100-200-1.000-5,001-10.001-25,001 50,001-OVER Creditors 199 999 5.000 10.000 25.000 50,000 100,000 100,000 Ď \$10,000 to \$100,001 to \$1 million to Estimated \$0 to Over \$10,000 \$100,000 \$1 million \$100 million \$100 million Assets  $\boxtimes$ \$50,000 to \$100,001 to Estimated \$0 to \$1 million to More than \$50,000 \$100,000 \$1 million \$100 million \$100 million Liabilities  $\times$ 

Case 07-16611 Doc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main Official Form 1 (4/07) Thomson West, Rochester, NY Document Page 2 of 48 FORM B1, Page 2 Name of Debtor(s): Voluntary Petition (This page must be completed and filed in every case) Thomas C Wolter (If more than two, attach additional sheet) All Prior Bankruptcy Cases Filed Within Last 8 Years Location Where Filed: Case Number: Date Filed: NONE Location Where Filed: Date Filed: Case Number: (If more than one, attach additional sheet) Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor Name of Debtor: Date Filed: Case Number: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (To be completed if debtor is an individual (e.g., forms 10K and 10Q) with the Securities and Exchange whose debts are primarily consumer debts) Commission pursuant to Section 13 or 15(d) of the Securities I, the attorney for the petitioner named in the foregoing petition, declare that I Exchange Act of 1934 and is requesting relief under Chapter 11) have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under Exhibit A is attached and made a part of this petition each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). Х 9/12/2007 /s/ Douglas J. Scheflow Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and exhibit C is attached and made a part of this petition.  $\times$ No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day

period after the filing of the petition.

Case 07-16611 Doc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main Official Form 1 (4/07) Thomson West, Rochester, NY Document Page 3 of 48 FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Thomas C Wolter **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 are signs the petition] I have obtained and read the notice required by attached 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the order Code, specified in this petition. granting recognition of the foreign main proceeding is attached. X /s/ Thomas C Wolter Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) 9/12/2007 (Date) 9/12/2007 Signature of Non-Attorney Bankruptcy Petition Preparer Signature of Attorney I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document X /s/ Douglas J. Scheflow Signature of Attorney for Debtor(s) and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by Douglas J. Scheflow 06186128 Printed Name of Attorney for Debtor(s) bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or Scheflow & Rydell accepting any fee from the debtor, as required in that section. Official Form 63 Douglas Avenue, Suite 200 Printed Name and title, if any, of Bankruptcy Petition Preparer Elgin Illinois 60120 847-695-2800 Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, Telephone Number responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C.  $\S$  110.) 9/12/2007 Date Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. 11, United States Code, specified in this petition. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is Signature of Authorized Individual not an individual. Printed Name of Authorized Individual

Title of Authorized Individual

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION DIVISION

n re	Thomas	С	Wolter	Case No. Chapter	7	
-			Debtor(s)			

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit D. Orleck one of the five statements below and attach any documents as uncered.
1. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Page 5 of 48 Document 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: /s/ Thomas C Wolter 9/12/2007

Official Form 1, Explicit (0.705) 1066 Liboup, Rochester, NFiled 09/12/07

Entered 09/12/07 17:51:19 Desc Main

Entered 09/12/07 17:51:19 Desc Main Case 07-16611 Doc 1 Filed 09/12/07 Document Page 6 of 48 Official Form 22A (Chapter 7) (4/07)

In re	THOMAS C WOLTER	

	According to the calculations required by this statement:
n reTHOMAS C WOLTER	☐ The presumption arises.
Debtor(s)	☑ The presumption does not arise.
Case Number:	(Check the box as directed in Parts I, III, and VI of this statement.)
(If known)	

# **CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME** AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

	Part I. EXCLUSION FOR DISABLED VETERANS				
1	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.				
1	☐ <b>Veteran's Declaration.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).				

		Part II. CALCULATION OF MONTHLY INCO	OME FOR 8 707(b)(7) FYCLUS	NON	
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. ☑ Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.				
	penalty living a	Married, not filing jointly, with declaration of separate households. By y of perjury: "My spouse and I are legally separated under applicable apart other than for the purpose of evading the requirements of § 707 elete only Column A ("Debtor's Income") for Lines 3-11.	non-bankruptcy law or my spouse and I are		
2		Married, not filing jointly, without the declaration of separate househonn A ("Debtor's Income") and Column B ("Spouse's Income") f		both	
	d. 🗌 Lines	Married, filing jointlyComplete both Column A ("Debtor's Income 3-11.	") and Column B ("Spouse's Income") for	r 	
	-	ures must reflect average monthly income recieved from all sources, s prior to filing the bankruptcy case, ending on the last day of the mo	•	Column A	Column B
		nthly income varied during the six months, you must divide the six mo	ust divide the six month total by six, and enter the		Spouse's
	result	on the appropriate line.		Income	Income
3	Gross	wages, salary, tips, bonuses, overtime, commissions.		\$0.00	\$
4		20 moralis and part of the balances expenses			
	a.	Gross receipts	\$0.00		
	b.	Ordinary and necessary business expenses	\$0.00		
	C.	Business income	Subtract Line b from Line a	\$0.00	\$
	in the	and other real property income. Subtract Line b from Line a appropriate column(s) of Line 5. Do not enter a number less than zer art of the operating expenses entered on Line b as a deduction	ro. Do not include		
5	a.	Gross receipts	\$0.00		
	b.	Ordinary and necessary operating expenses	\$0.00		
	C.	Rent and other real property income	Subtract Line b from Line a	\$0.00	\$
6	6 Interest, dividends, and royalties.				\$
7	7 Pension and retirement income.				\$

completed, enter the amount from Line 11, Column A.

Page 7 of 48

\$1.454.00

2 Official Form 22A (Chapter 7) (4/07) - Cont. Any amounts paid by another person or entity, on a regular basis, for the household 8 expenses of the debtor or the debtor's dependents, including child or spousal support. \$0.00 \$ Do not include amounts paid by the debtor's spouse if Column B is completed. Enter the amount in the appropriate column(s) of Line 9. Unemployment compensation. However, if you contend that unemployment compensation recieved by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in 9 Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to Debtor \$0.00 Spouse \_\$ be a benefit under the Social Security Act \$0.00 \$ Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as 10 a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount. 0 0 b. Total and enter on Line 10 \$0.00 \$ Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in 11 Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the \$1,454.00 \$ total(s). Total Current Monthly Income for § 707(b)(7). If Column B has been completed, 12 add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been

	Part III. APPLICATION OF § 707(b)(7) EXCLUSION				
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$17,448.00			
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$39.919.00			
	a. Enter debtor's state of residence:WISCONSIN b. Enter debtor's household size:1	ψοσ,σ το.σσ			
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.				
15	The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.				
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.				

#### Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)			
Ī	16 Enter the amount from Line 12.		\$	
Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.		11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's	\$	
Ī	18 Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.		\$	

	Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)			
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)			
19	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$		
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).	\$		

Case 07-16611 Doc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main

204 (Charter 7) (4/07) Cont Document Page 8 of 48

3 - Cont. Official Form 22A (Chapter 7) (4/07) Local Standards: housing and utilities; mortgage/rent expenses. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero. 20B IRS Housing and Utilities Standards; mortgage/rental expenses b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 \$ \$ Net mortgage/rental expense Subtract Line b from Line a. Local Standards: housing and utilities; adjustment. if you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: 21 \$ Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. 22 □ 1 □ 2 or more. Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This \$ information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) □ 1 □ 2 or more. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average 23 Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero. IRS Transportation Standards, Ownership Costs, First Car \$ Average Monthly Payment for any debts secured by Vehicle 1, b. \$ \$ as stated in Line 42 Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a. C. Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. 24 IRS Transportation Standards, Ownership Costs, Second Car \$ Average Monthly Payment for any debts secured by Vehicle 2, h \$ as stated in Line 42 Net ownership/lease expense for Vehicle 2 C. Subtract Line b from Line a. \$ Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self 25 employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes. Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, 26 union dues, and uniform costs. Do not include discretionary amounts, such as non-mandatory \$ 401(k) contributions.

4

Document Official Form 22A (Chapter 7) (4/07) - Cont.

		1 11 7 7			
27	Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.				
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments.  Do not include payments on past due support obligations included in Line 44.				
29	Other Necessary Expenses: education for employment or for a physically or mentally				
30		Necessary Expenses: childca are - such as baby-sitting, day ca		\$	
31	expen	•	care. Enter the average monthly amount that you actually re not reimbursed by insurance or paid by a health savings account. insurance or health savings accounts listed in Line 34.	\$	
32	Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone service such as cell phones, pagers, call waiting, caller id, special long distance, or internet service to the extent necessary for your health and welfare or that of your dependents.  Do not include any amount previously deducted.				
33	Total	Expenses Allowed under IRS	Standards. Enter the total of Lines 19 through 32	\$	
		Note: Do not inc	B: Additional Expense Deductions under § 707(b) Clude any expenses that you have listed in Lines 19-32		
			ce and Health Savings Account Expenses. List and total the average for yourself, your spouse, or your dependents in the following categories.		
	a.	Health Insurance	\$		
34	b.	Disability Insurance	\$		
	C.	Health Savings Account	\$		
			Total: Add Lines a, b and c	\$	
35	month elderly	ly expenses that you will continue	e of household or family members. Enter the actual e to pay for the reasonable and necessary care and support of an ber of your household or member of your immediate family who is	\$	
36	incurre	, ,	Enter any average monthly expenses that you actually family under the Family Violence Prevention and Services Act or e of these expenses is required to be kept confidential by the court.	\$	
37	Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS			\$	
38	Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, in providing elementary and secondary			\$	
39	Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to				
40		nued charitable contributions of cash or financial instruments to	Enter the amount that you will continue to contribute in the o a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$	
41	Total	Additional Expense Deduction	ns under § 707(b). Enter the total of Lines 34 through 40	\$	
	L				

Case 07-16611 Doc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main Document Page 10 of 48 5 - Cont. Official Form 22A (Chapter 7) (4/07) **Subpart C: Deductions for Debt Payment** Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 60-Month Average Payment 42 a. \$ b. \$ C. \$ d. \$ e. \$ Total: Add Lines a - e \$ If any of the debts listed in Line 42 are secured by your primary Other payments on secured claims. residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 1/60th of the Cure Amount 43 a. \$ b. \$ C. \$ d. \$ e. \$ Total: Add Lines a - e \$ Payments on priority claims. Enter the total amount of all priority claims (including priority child 44 \$ support and alimony claims), divided by 60. Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense. Projected average monthly Chapter 13 plan payment. а \$ 45 Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a>

46	<b>Total Deductions for Debt Payment.</b> Enter the total of Lines 42 through 45.	\$				
	Subpart D: Total Deductions Allowed under § 707(b)(2)					
Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46. \$						
	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION					
40	For the second form Line 40 (Owner to set the income for C 707(b)(O))	Φ.				

Total: Multiply Lines a and b

\$

or from the clerk of the bankruptcy court.)

Average monthly administrative expense of Chapter 13 case

1	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION				
	48 Enter the amount from Line 18 (Current monthly income for § 707(b)(2)) \$				
Ī	49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))		\$	
	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result		Subtract Line 49 from Line 48 and enter the	\$	

Case 07-16611 Doc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main

Document Page 11 of 48

- Cont. 6 Official Form 22A (Chapter 7) (4/07) 60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the 51 number 60 and enter the result. \$ Initial presumption determination. Check the applicable box and proceed as directed. ☐ The amount on Line 51 is less than \$6,575 Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. 52 ☐ The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VII. ☐ The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55). 53 Enter the amount of your total non-priority unsecured debt \$ Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter 54 \$ the result. Secondary presumption determination. Check the applicable box and proceed as directed. ☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at 55 the top of page 1 of this statement, and complete the verification in Part VIII. ☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.

	PART VII.	ADDITIONAL EXPENSE CLAIMS	
hea mor	alth and welfare of you and your family and that y	expenses, not otherwise stated in this form, that are required for contend should be an additional deduction from your currents sary, list additional sources on a separate page. All figures should the expenses.	nt
56	Expense Description	Monthly Amount	
a.	1.	\$	
b	).	\$	
C		\$	
	Total: Add Line	es a, b, and c \$	

Part VIII: VERIFICATION					
	I declare under penalty of perjury that the informat both debtors must sign.)	tion provided in this statement is true and correct. (If this a joint case,			
57	Date: 9/12/2007 Signature:	/s/ Thomas C Wolter (Debtor)			
	Date: Signature:	(Joint Debtor, if any )			

FORM B6A (10/05) West Group, Rochester, NY	Doc 1	Filed 09/12/07	Entered 09/12/07 17:51:19
TOTAL BOX (10/00) West Gloup, Recilester, 141		Document	Dana 12 of 48

Document Page 12 01 48

Desc Main

In re <u>Thomas C Wolter</u>	/ Debtor	Case No	
			(if known)

#### SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property  HusbandH WifeW JointJ	Deducting any Secured Claim or	Amount of Secured Claim
None	JointJ CommunityC	Exemption	None
No continuation sheets attached	TOTAL \$	0.00	

(Report also on Summary of Schedules.)

FORM B6B (10/05) WCase, 0.7-16611 Doc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main Document Page 13 of 48

In re Thomas C Wolter	/ Debtor	Case No.	
m16	. 20010.		

(if known)

#### SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

if the property is being field for the debtor	DУ	someone else, state that person's name and address under "Description and	u Localion of Pro	perty.
Type of Property	N o n e	Description and Location of Property	HusbandH WifeW JointJ CommunityC	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
Cash on hand.		cash	Community=-C	\$ 300.00
1. Casi on haid.		Location: In debtor's possession		φ 300.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking account 2260831199 Location: Associated Bank		\$ 1,000.00
		Savings Account Assciated Bank Location: Associated Bank		\$ 32,750.00
		security deposit Location: landlord		\$ 600.00
Security deposits with public utilities, telephone companies, landlords, and others.		Money Market Savings Account holding homest funds from the sale of homestead Location: Associated Bank	taed	\$ 30,000.00
Household goods and furnishings, including audio, video, and computer equipment.		7 rooms of household goods furniture and furnishings, TV, stereo, computer system, washer dryer personal effects Location: In debtor's possession		\$ 1,500.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		crystal glasses, 2 old paintings Location: In debtor's possession		\$ 250.00
6. Wearing apparel.		necessary clothing Location: In debtor's possession		\$ 500.00
7. Furs and jewelry.	x			

FORM B6B (10/05) w Case 07-16611 Doc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main Document Page 14 of 48

In re <i>Thomas C Wolter</i>	/ Debtor	Case No.	
			(if known)

# **SCHEDULE B-PERSONAL PROPERTY**

Type of Property	N o	Description and Location of Property	Husband	Н	Current Value of Debtor's Interest, in Property Without
	n e		Wife- Joint Community-	W :J	Deducting any Secured Claim or Exemption
Firearms and sports, photographic, and other hobby equipment.	X				
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		whole life insurance policy Location: In debtor's possession			\$ 1,000.00
10. Annuities. Itemize and name each issuer.	x				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X				
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14. Interests in partnerships or joint ventures. Itemize.	X				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or	X				

FORM B6B (10/05) w Case 07-16611 Doc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main Document Page 15 of 48

In re	Thomas C Wolter	/ Debtor	Case No.	
-		<u></u>	_	(if known)

# **SCHEDULE B-PERSONAL PROPERTY**

		,			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n e		Husband Wife Joint mmunity	.W -J	in Property Without Deducting any Secured Claim or Exemption
household purposes.  25. Automobiles, trucks, trailers and other vehicles.		1991 Buick Skylark automobile Location: In debtor's possession			\$ 1,200.00
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				

FORM B6C (4/07) Th Case 07-16611 Doc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main Document Page 16 of 48

Thomas C Wolter	/ Debtor	Case No.	
	<del></del>		(if known)

### SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b) (2):

☑ 11 U.S.C. § 522(b) (3):

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
cash	735 ILCS 5/12-1001(b)	\$ 300.00	\$ 300.00
checking account	735 ILCS 5/12-1001(b)	\$ 1,000.00	\$ 1,000.00
Savings Account	735 ILCS 5/12-1001(f), (h)(3)	\$ 3,800.00	\$ 32,750.00
security deposit	735 ILCS 5/12-1001(b)	\$ 600.00	\$ 600.00
Money Market Savings Account	735 ILCS 5/12-901	\$ 30,000.00	\$ 30,000.00
Household goods	735 ILCS 5/12-1001(b)	\$ 1,500.00	\$ 1,500.00
collections	735 ILCS 5/12-1001(b)	\$ 250.00	\$ 250.00
Clothing	735 ILCS 5/12-1001(a)	\$ 500.00	\$ 500.00
whole life insurance policy	735 ILCS 5/12-1001(f)	\$ 1,000.00	\$ 1,000.00
automobile	735 ILCS 5/12-1001(c)	\$ 1,200.00	\$ 1,200.00

Case 07-16611 Doc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main Document Page 17 of 48

Official Form 6D (10/06) West Group, Rochester, NY

In reThomas C Wolter	, Case No.
Debtor(s)	(if known

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See U.S.C. § 112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primary consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	of L Valu HHu WW JJoi	ien, and Due of Propusband	as Incurred, Nature rescription and Market erty Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecure Portion, If A	
Account No:			/alue:							
Account No:			/alue:							
Account No:			/alue:							
No continuation sheets attached			aiue.		ubto	is pa <b>ota</b>	ige) <b>I \$</b>	\$ 0.00		0.

Schedules.)

Statistical Summary of Certain Liabilities and Related Data) Document

Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main Page 18 of 48

(if known)

In re\_Thomas C Wolter

Debtor(s)

Case No.

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If a "minor child" is stated, also include the name, address and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

marit conti	If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the opriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the tal community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is ingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is uted, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)
box l	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the abeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
•	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not led to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
$\boxtimes$	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Official Form 6E (4/07) Case 07-16611 Doc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main Document Page 19 of 48

In re Thomas C Wolter	,	Case No.	
Dehtor(s)			(if known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Type of Priority for Claims Listed on This Sheet:		(Continuation Sheet) <b>Taxes and Certain Other Debts</b>	c	)w	ed	to Governm	ental Units	
Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred and Consideration for Claim  HHusband WWife JJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: 4289  Creditor # : 1  Il Department of Public Aid  600 South State Street  Elgin IL 60123-7610	1	W Nov 2006 to 6/2007 Spouses medical bills Debtor may have liability for deceased spouses medical bills or public aid payments		_	X		\$ 5,000.00	\$ 0.00
Account No:								
Account No:	<u> </u>							
Account No:								
Account No:	<u> </u>							
Account No:								
Sheet No. 1 of 1 continuation sheets to Schedule of Creditors Holding Priority Claims	s a	(Total o	f this <b>To</b> otal a	s pa tal	age) I <b>\$</b> on	5,000.00	5,000.00	0.00
			<b>To</b> ble,	tal rep	l \$		5,000.00	0.00

Case 07-16611 Doc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main Document Page 20 of 48

Official Form 6F (10/06) West Group, Rochester, NY

In re Thomas C Wolter	, Case No.
Dobtor(o)	

Debtor(s)

(if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Cotingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  HHusband WWife JJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 3280  Creditor # : 1 Anil K. Khemani, M.D.S.C. 3703 Doty Road, Suite 4 Woodstock IL 60098-7517		2006 Wifes medical bills	X			\$ 40.00
Account No: 0823  Creditor # : 2  Bank of America  PO Box 15726  Wilmington DE 19886-5726		2000 - 2006 Credit Card Purchases wifes credit card	X			\$ 17,000.00
Account No: 6813  Creditor # : 3  Bank of America  PO Box 15726  Wilmington DE 19886-5726		2000- 2006 Credit Card Purchases				\$ 18,000.00
Account No:  Creditor # : 4  Barrington Cardiology SC  912 W Northwest Hwy #100  Fox River Grove IL 60021		2006 Wifes Medical services	x			\$ 55.00
3 continuation sheets attached			Subt	ota Fota	·	\$ 35,095.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Case 07-16611 Doc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main Document Page 21 of 48

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re_Thomas C Wolter	, Case No.	
	_	

Debtor(s)

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J、	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Boint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 2408  Creditor # : 5  Beneficial Finance  P.O. Box 17574  Baltimore MD 21297-1574			2006 - 2007 Credit Card Purchases				\$ 8,500.00
Account No: 0964  Creditor # : 6 Capital One Bank P O BOX 30285 Salt Lake City UT 84130-0285			2000 - 2006 Credit Card Purchases				\$ 7,600.00
Account No: 7480  Creditor # : 7  Chase Card Service  Cardmember Service  PO Box 15153  Wilmington DE 19886-5153			1998 - 2006 Credit Card Purchases				\$ 21,000.00
Account No: 5310  Creditor # : 8 Citi Cards Box 6000 The Lakes NV 89163-6000			1998 - 2006 Credit Card Purchases				\$ 17,500.00
Account No: 6772  Creditor # : 9 Citicorp Credit Services Inc P.O. Box 510477  Livonia MI 48151-6477			2005 - 2006 Credit Card Purchases				\$ 6,000.00
Account No: 6772  Representing: Citicorp Credit Services Inc			Alliance Receivables ManagemeI PO Box 21882 Eagan MN 55121-0882				
Sheet No. 1 of 3 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	ched	to So	chedule of  (Use only on last page of the completed Schedule F. Report also on Sum, and, if applicable, on the Statistical Summary of Certain Liabilities	mary of S	Tota ched	al \$ ules	\$ 60,600.00

Case 07-16611 Doc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main Document Page 22 of 48

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re	Thomas C Wolter	,	,	Case No.	
	<b>D</b> 14 ( )				

Debtor(s)

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)		,		
Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 6475  Creditor # : 10  City of Elgin  Ambulance Billing  P.O. Box 457  Wheeling IL 60090		W	2006 Wifes Medical services	X			\$ 333.61
Account No: 1125  Creditor # : 11  Elgin Medi-Transport Inc  Billing Office  PO Box 323  Elgin IL 60121-0622			2006 Wifes Medical services	X			\$ 349.00
Account No: 2690  Creditor # : 12  Fox Valley Hematology & Oncolo 1710 N. Randall Rd., Ste 300  Elgin IL 60123-9405			2006 Wifes Medical services	X			\$ 1,315.00
Account No: 9FOX  Creditor # : 13  Fox Valley Laboratory Physicia  P.O. Box 5133  Chicago IL 60680-5133			2006 Wifes Medical services	X			\$ 1,452.80
Account No: 7930  Creditor # : 14  Greater Elgin Emergency Specia PO Box 5940  Dept 20 1105  Carol Stream IL 60197-5940			2006 Wifes Medical services	X			\$ 812.00
Account No: 8478  Creditor # : 15 HSBC Card Services P.O. Box 80053 Salinas CA 93912-0053			2006 - 2007 Credit Card Purchases				\$ 1,700.00
Sheet No. 2 of 3 continuation sheets attack Creditors Holding Unsecured Nonpriority Claims	hed t	to So	chedule of  (Use only on last page of the completed Schedule F. Report also on Sun and, if applicable, on the Statistical Summary of Certain Liabilities	nmary of S	Tota ched	al \$ ules	\$ 5,962.41

Case 07-16611 Doc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main Document Page 23 of 48

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re	Thomas C Wolter	,	,	Case No.	
	<b>D</b> 14 ( )				

Debtor(s)

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: A000  Creditor # : 16  Northwest Primary Care 4900 S. Route 31, Suite 117  Crystal Lake IL 60012			2006 Wifes Medical services	X			\$ 1,756.00
Account No: 0354  Creditor # : 17  Northwest Suburban Imaging ASC 34659 Eagle Way Chicago IL 60678-0001			2006 Wifes Medical services				\$ 188.00
Account No: 9833  Creditor # : 18 Sears National Bank PO Box 183081 Columbus OH 43218-3081			2000 - 2006 Credit Card Purchases				\$ 2,700.00
Account No: 0354  Creditor # : 19 Sherman Hospital 35134 Eagle Way Chicago IL 60678-1351			2006 Wifes Medical services	X			\$ 45,908.05
Account No: 8567  Creditor # : 20  Specialists in Gastroenterolog 1710 N. Randall Road, Suite #2 Elgin IL 60123			2006 Wifes Medical services	X			\$ 1,235.00
Account No:							
Sheet No. 3 of 3 continuation sheets atta Creditors Holding Unsecured Nonpriority Claims	ched t	to So	chedule of	Sub	tota Tota	∴ <b>⊢</b>	\$ 51,787.05

FORM BGG (10/05) WCASE 07-16611	Doc 1	Filed 09/12/07	Entered 09/12/07 17:51:19	Desc Main
Total Boo (10/00) Woot Gloup, Nooncoloi, W		Document	Page 24 of 48	

nre <i>Thomas C Wolter</i>	/ Debtor	Case No.	
		_	(if known)

# SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "minor child" and do not disclose the child's name. See 11 U.S.C 112 Fed.R.Bankr.P. 1007(m).

☐ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
Nina McCulley 1531 S Oakhill Avenue Janesville WI 53547	Contract Type: residential lease Terms: \$525 per month Beginning date: 6/1/2007 Debtor's Interest: Lessor Description: oral month to month Buyout Option:

ORM B6H (10/05) WCASE 07-16611	Doc 1	Filed 09/12/07	Entered 09/12/07 17:51:19	Desc Main
5. m. 26 (10.66) 11 cs. 6.66p, 1166.16616.		Document	Page 25 of 48	

Inre Thomas C Wolter	/ Debtor	Case No.	
		·-	(if known)

#### SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California Idaho, Louisiana, Nevada, New Mexico, Puerto Rico Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. In community property states, a married debtor not filling a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the childs name. See 11 U.S.C 112; Fed.Bankr.P. 1007(m).

□ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

Official Form 61 (10/06) West Group, Rochester, NDoc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main Document Page 26 of 48

In re Thomas C Wolter		Case No.	
D	ebtor(s)		(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS C	F DEBTOR AND SP	OUSE		
Status:	RELATIONSHIP(S):	AGE(S):			
Widowed	RELATIONSTIIF(S).		710=(0).		
EMPLOYMENT:	DEBTOR		SPO	USE	
Occupation	Unemployed				
Name of Employer					
How Long Employed  Address of Employer					
. ,	ge or projected monthly income at time case filed)		DEBTOR	S	POUSE
	ry, and commissions (pro rate if not paid monthly)	\$	0.00		0.00
2. Estimate Monthly Overtime		\$	0.00	-	0.00
3. SUBTOTAL	CIONIC	\$	0.00	\$	0.00
<ol> <li>LESS PAYROLL DEDUCT         <ul> <li>Payroll Taxes and Soc</li> </ul> </li> </ol>		\$	0.00	\$	0.00
b. Insurance	•	\$ \$	0.00	\$	0.00
<ul><li>c. Union Dues</li><li>d. Other (Specify):</li></ul>		\$ \$	0.00 0.00	*	0.00 0.00
5. SUBTOTAL OF PAYROLI	DEDUCTIONS	\$	0.00	·	0.00
6. TOTAL NET MONTHLY T		\$	0.00	·	0.00
7. Regular income from oper	ation of business or profession or farm (attach detailed statement)	\$	0.00	•	0.00
8. Income from Real Property	y	\$	0.00	*	0.00
<ol> <li>Interest and dividends</li> <li>Alimony, maintenance or</li> </ol>	support payments payable to the debtor for the debtor's use or that	\$ \$	150.00 0.00		0.00 0.00
of dependents listed above.					
11. Social Security or govern Specify: social se	ment assistance curity retirement	\$	1,304.00	\$	0.00
12. Pension or retirement inc	come	\$ \$	0.00		0.00
<ol><li>Other monthly income Specify:</li></ol>		¢	0.00	ď	0.00
эреспу.		\$ 	0.00	Φ	0.00
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	1,454.00		0.00
15. AVERAGE MONTHLY IN	COME (Add amounts shown on lines 6 and 14)	\$	1,454.00	\$	0.00
	MONTHLY INCOME: (Combine column totals		<u>\$</u>	1,454.0	<u>0</u>
from line 15; if there is onl	y one debtor repeat total reported on line 15)		t also on Summary of So		
		Statist	ical Summary of Certair	i Liabilities and	i Related Data)
17. Describe any increase	or decrease in income reasonably anticipated to occur within the	year following the filin	g of this document:		

In re Thomas C Wolter	, Case No.
Debtor(s)	(if known)

#### SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No  $\boxtimes$ b. Is property insurance included?  $\times$ Yes No 2. Utilities: a. Electricity and heating fuel b. Water and sewer 30.00 \$ c. Telephone 130.00 .\$. d Other 0.00 \$ Other .....0.00 Other \$ 0.00 3. Home maintenance (repairs and upkeep) 250.00 4. Food \$ 5. Clothing \$ *20.00* \$ 5.00 6. Laundry and dry cleaning .....20..0.0. 7. Medical and dental expenses \$ 150.00 8. Transportation (not including car payments) \$ 10.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 0.00 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 20.00 \$ b. Life \$ 0.00 c. Health 50.00 d Auto e Other 0.00 \$ Other 12. Taxes (not deducted from wages or included in home mortgage) \$ 0.00 (Specify) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto 0.00 b. Other: \$ c. Other: .....0..00 \$... 0.00 d. Other: 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$. 0.00 17. Other: \$ 0.00 \$.... 0.00 Other: \$ 0.00 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules \$ 1,340.00 and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I 1,454.00 \$ 1,340.00 b. Average monthly expenses from Line 18 above \$ 114.00 c. Monthly net income (a. minus b.)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION DIVISION

In re Thomas C Wolter	Case No.						
	Chapter	7					
	/ Debtor						

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS		LIABILITIES	OTHER
A-Real Property	Yes	1	\$	0.00		
B-Personal Property	Yes	3	\$	69,100.00		
C-Property Claimed as Exempt	Yes	1				
D-Creditors Holding Secured Claims	Yes	1			\$ 0.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2			\$ 5,000.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	4			\$ 153,444.46	
G-Executory Contracts and Unexpired Leases	Yes	1				
H-Codebtors	Yes	1				
I-Current Income of Individual Debtor(s)	Yes	1				\$ 1,454.00
J-Current Expenditures of Individual Debtor(s)	Yes	1				\$ 1,340.00
ТОТ	AL	16	\$	69,100.00	\$ 158,444.46	

# Document

## UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION DIVISION**

In re Thomas C Wolter	Case No. Chapter 7
	/ Debtor

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

#### This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 5,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 5,000.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 1,454.00
Average Expenses (from Schedule J, Line 18)	\$ 1,340.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	s 1,454.00

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 5,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 153,444.46
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 153,444.46

Official Form 6, Declaration (10/06) West Group, Roc	<u>ព្តជ្ជ <sub>Ny</sub>Filed 09/12/07</u>	Entered 09/12/07 17:51:19	Desc Main	
modification of pectandion (10/00) west stoup, nee	Document	Page 30 of 48		

In re Thomas C Wolter	Case No.
Debtor	(if known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of correct to the best of my knowledge, information and belief.		sheets, and that they are true and
Date: <u>8/3/2007</u>	Signature /s/ Thomas C Wolter	

Form 7 (4/07) Th Clase 07-16611 N Doc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main

# Document Page 31 of 48 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION DIVISION

In re: Thomas C Wolter Case No.

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE.

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: 10432 social security

Last Year: 7500 Year before: none

Year to date: \$750.00 interest on savings and checking account form proceeds of

Form 7 (4/07) Thomson West, 16611, NOC 1	Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main Document Page 32 of 48
QUESTION 2 CONTINUED	
AMOUNT	SOURCE
Last Year: 0 Year before: 0	sale of residence

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NONE

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

#### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

Form 7 (4/07) Thurst No. 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main Document Page 33 of 48

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

#### 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP DATE
TO DEBTOR. IF ANY OF GIFT

DESCRIPTION AND VALUE OF GIFT

Name: Addresss: friends and neighbors

April 2007 Description

Description: various household goods and

furnishings

Value: less than \$500.00

#### 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

#### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT,

AMOUNT OF MONEY OR

NAME AND ADDRESS OF PAYEE

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Douglas J. Scheflow

Address:

200

Date of Payment:9/12/07 Payor: Thomas C Wolter \$1,500.00 plus filing fee

63 Douglas Avenue, Suite 200

Elgin, Illinois 60120

Payee: Richard Sexner Date of Payment: June 2007 \$1,000.00

Address: 579 W North Avenue, Pa

Elmhurst, Il 60126

Payor: debtor

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF

TRANSFEREE, RELATIONSHIP TO DEBTOR DATE DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Transferee: Gonzalo Galarza March 29, Property: 860 Hiawatha Drive, primary

Address: 869 Carriage Way #A6 2007 residence

Relationship:none Value \$220,000.00

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

NONE

Form 7 (4/07) Th Crash 07; 166111, N Doc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main

Document

Page 34 of 48

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

NAME AND ADDRESS OF INSTITUTION

Institution: Mid America

Account Type and No.:

Federal

Checking/savings

June 2007

Address:

1695 Larkin Avenue

Elgin, IL

Final Balance: \$200.00

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NONE** 

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NONE.

#### 15. Prior address of debtor

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

DATES OF **ADDRESS** NAME USED **OCCUPANCY** 

Debtor: Name (s): debtor up to April

Address: 860 Hiawatha Elgin, Il 2007

60120

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NONE

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulations regulation the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

Form 7 (4/07) Thomsoft West, 16611, N Doc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main Document Page 35 of 48  "Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:
a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:  NONE
b List the same and address of supposite for which the debter provided notice to a governmental unit of a release of Userstone Material Indicate the governmental unit
b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
☑ NONE
c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.
☑ NONE
B. Nature, location and name of business  a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trac profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case.
If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.
If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.
☑ NONE
b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
☑ NONE
If completed by an individual or individual and spouse]
declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.
Date 9/12/2007 Signature /s/ Thomas C Wolter of Debtor

Signature \_\_\_\_\_\_ of Joint Debtor (if any)

FORM B8 (10/05) We Case, Rother B6,11 Doc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main Document Page 36 of 48

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION DIVISION

re Thomas C Wolter			Case No. Chapter 7					
-			Debtor					
CHAPTER 7 IND	IVIDUAL DEBTOR	R'S STATEME	NT OF II	NTENTIO	N			
☐ I have filed a schedule of assets and liabilities which	n includes debts secured by p	property of the estate.						
I have filed a schedule of executory contracts and u				unexpired lease	<u>)</u> .			
	rty of the estate which secure	es those debts or is su	ubject to a leas	se:				
Description of Secured Property	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)		
None								
					<u> </u>			
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)						
oral month to month	Nina McCulley							
	Signature of	Debtor(s)						
Date: <u>9/12/2007</u>	Debtor: /s/ Thomas	C Wolter						
Date:	Joint Debtor:							

# Document Page 37 of 48 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION DIVISION

In re	Thomas C	Wolt	ter				Case No. Chapter	
						/ Debtor		
	Attorney for De	ebtor:	Douglas J.	Scheflow				

### **STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 9/12/2007 Respectfully submitted,

X/s/ Douglas J. Scheflow

Attorney for Petitioner: Douglas J. Scheflow

Scheflow & Rydell

63 Douglas Avenue, Suite 200

Elgin Illinois 60120

Case 07-16611 Doc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main

# UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION DIVISION**

Case No.

In re Thomas C Wolter	Case No.
	Chapter 7
	/ Debtor
Attorney for Debtor: Douglas J. Scheflow	
VEDIEIO A TIO	N OF ODERITOR MATRIX
VERIFICATIO	N OF CREDITOR MATRIX
The above named Debtor(s) bereby v	erify that the attached list of creditors is true and correct to the
The above hamed Debtor(s) hereby v	erry that the attached list of creditors is tide and correct to the
best of our knowledge.	
Date: 9/12/2007	/s/ Thomas C Wolter

Debtor

Case 07-16611 Doc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main Document Page 39 of 48

Filed 09/12/07 Document

Entered 09/12/07 17:51:19 Desc Main Page 40 of 48

Form B 201 (11/03) West Group, Rochester, NY

# UNITED STATES BANKRUPTCY COURT NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

### Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankuptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can expain the options that are available to you.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankuptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under the plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

### Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an

#### Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.					
9/12/2007	/s/Thomas C Wolter				
Date	Signature of Debtor	Case Number			

## UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION DIVISION

In re Thomas C Wolter 0597

Case No. Judge

### **AFFIDAVIT EVIDENCING COMPLIANCE WITH GENERAL RULE 39**

Douglas J. Scheflow	
Affiant is the attorney of record for	
Thomas C Wolter	
(here insert all parties represented by affiant)	
and has knowledge of the matters covered by this affidavit and has read General Rule 39	).
Affiant has not directly or indirectly solicited employment by the above-named part solicitation of said party or parties by any person that has resulted in the employment of texceptions, or if none state "no exception"):  no exception	
Affiant has not paid, or promised to pay, and knows of no payment or promise of p or parties, of the costs of this case, or of the medical, living or other expenses of any part fee, or of any portion of the recovery by suit or settlement herein to any person whatever or parties and the attorneys of record herein, except (here state all exceptions, or if none no exception	y, or of any part of an attorney's other than the above-named party
Affiant has filed contemporaneously herewith a signed copy of any written continger compensation for representing the above-named party or parties in this action and represents been furnished to each party he represents; if no copy of a contingent fee agreement that his compensation for services in this case is not on a contingent basis.	ents that a signed copy thereof
I declare under penalty of perjury under the laws of the United States of America thand correct.	nat the foregoing information is true
Executed on: /s/ Douglas J. Scheflow	
Date Affiant: Douglas J. Scheflow	

	Case 07-16611	Documen	BANER FRICTOS	terac 09/13/07 <sub>T</sub> 17:51:19 Desc Main e 42 of 48 Case No		
In re:		<b>D1</b> 01	)	Case No.		
			)	Chapter		
			)	•		
	Del	btor(s)	)			
			)	DECLARATION RE: ELECTRONIC FILING OF DOCUMENTS AND		
			)	STATEMENT OF SOCIAL SECURITY		
Dart I	- Declaration of Pet	itioner	)	NUMBER		
provide contain stateme Bankru once al	ed in the electronically original signatures, is ents, and schedules, uptcy Court. I understall schedules have been	ly filed petition, statemen s true, correct, and comple and any other document and that this DECLARAT	ets, and sclete. I conse that mu ΓΙΟΝ RE: in no ever			
		_		tle 11 of the United States Code, understand the relief chapter specified in the petition.		
I [We].  □ □ □ □	<ul> <li>I [We] further declare under penalty of perjury that [check appropriate box(es)]:</li> <li>The Social Security Number that I, the Debtor, have given to my attorney, which will be submitted to the Court as part of the electronic case opening process, is true, correct, and complete.</li> <li>I, the Debtor, do not have a Social Security Number.</li> <li>The Social Security Number that I, the Joint Debtor, have given to my attorney, which will be submitted to the Court as part of the electronic case opening process, is true, correct, and complete.</li> <li>I, the Joint Debtor, do not have a Social Security Number.</li> </ul>					
	provided in the petit	tion is true, correct, and c	complete, a	I declare under penalty of perjury that the information and that I have been authorized to file the petition on dance with the chapter specified in the petition.		
Dated:	Sign	ned:		_		
	- Declaration of At	<u>torney</u>				
I <i>declare under penalty of perjury</i> that I have reviewed the above debtor's petition and that the information is complete and correct to the best of my knowledge. The debtor(s) will have signed this form before I submit the petition, schedules, and statements, or any other documents that must contain original signatures. I will give the debtor(s) a copy of all forms and information to be filed with the United States Bankruptcy Court, and have followed all other requirements in the most recent exhibit to General Order No. 02-2. I further declare that I have examined the above debtor's petition, schedules, and statements, and any other documents that must contain original signatures, and to the best of my knowledge and belief, they are true, correct, and complete. If an individual, I further declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of Title11, United States Code, and have explained the relief available under each such chapter. This declaration is based on all information of which I have knowledge. I understand that failure to file the signed original of this DECLARATION will cause this case to be dismissed.						

Case 07-16611 Doc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main Form B203 Disclosure of Compensation of Attorney for DDQCWQQnt Page 43 of 48

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION DIVISION

In re Thomas C Wolter

None

Case No. Chapter 7

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1	debto to be	suant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attornator(s) and that compensation paid to me within one year before the filing of the petition paid to me, for services rendered or to be rendered on behalf of the debtor(s) in connection with the bankruptcy case is as follows:	on in bankruptcy, or agreed
I	For I	legal services, I have agreed to accept	1,500.00
		r to the filing of this statement I have received\$	
		ance Due	
		source of the compensation paid to me was:  Debtor	
		source of compensation to be paid to me is:  Debtor	
4.		I have not agreed to share the above-disclosed compensation with any other person uassociates of my law firm.	ınless they are members and
	a	I have agreed to share the above-disclosed compensation with a person or persons vassociates of my law firm. A copy of the agreement, together with a list of the names compensation, is attached.	
		eturn for the above-disclosed fee, I have agreed to render legal service for all aspects uding:	s of the bankruptcy case,
		Analysis of the debtor's financial situation, and rendering advice to the debtor in dete tion in bankruptcy;	rmining whether to file a
ı	b. F	Preparation and filing of any petition, schedules, statement of affairs and plan which	may be required;
	c. F there	Representation of the debtor at the meeting of creditors and confirmation hearing, an eof;	d any adjourned hearing
(	d. F	Representation of the debtor in adversary proceedings and other contested bankrupto	cy matters;
(	e. [	[Other provisions as needed].	

Case 07-16611 Doc 1 Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main Form B203 Page Two - Disclosure of Compensation of Atlanguage  $\frac{1}{12}$  Dage 44 of 48

By agreement with the debtor(s), the above-disclosed fee does not include the following services:

None

	CERTIFICATION
I certify that the foregoing is a representation of the debtor(s) in this	complete statement of any agreement or arrangement for payment to me for is bankruptcy proceeding.
9/12/2007	/s/ Douglas J. Scheflow
Date	Signature of Attorney

Scheflow & Rydell
Name of Law Firm

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION DIVISION

In re	Thomas C Wolter				Case No.	
					Chapter	7
				/ Debtor		
	Attorney for	Del	tor: Douglas J. Scheflow			

### **STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 9/12/2007 Respectfully submitted,

X/s/ Douglas J. Scheflow

Attorney for Petitioner: Douglas J. Scheflow

Scheflow & Rydell

63 Douglas Avenue, Suite 200

Elgin Illinois 60120

Form B 21 Offic Classe 20 Well 66 11 Son, Docstl., NY Filed 09/12/07 Entered 09/12/07 17:51:19 Desc Main Page 46 of 48 Document (12/03)

## FORM 21. STATEMENT OF SOCIAL SECURITY NUMBER

# **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION DIVISION**

In re Thomas C Wolter

Case No.

Chapter 7 Address: 20 E Elizabeth Street Milton , WI 53563-1614 Employer's Tax Identification No(s). [if any]: Last four digits of Social Security No(s).: 0597 / Debtor

### STATEMENT OF SOCIAL SECURITY NUMBER(S)

1. Name of Debt	tor (enter Last, First, Middle): Wolter, Thomas C				
(Check the appro	(Check the appropriate box and, if applicable, provide the required information.)				
Debtor ha	as a Social Security Number and it is: 305–46–059	7			
	(If more than one, state all.)				
Debtor do	bes not have a Social Security Number.				
	t Debtor (enter Last, First, Middle):  priate box and, if applicable, provide the required information.)				
☐ Joint Deb	tor has a Social Security Number and it is:				
	(If more than one, state all.)				
Joint Deb	tor does not have a Social Security Number.				
I declare under pe	enalty of perjury that the foregoing is true and corre	ect.			
X	/s/ Thomas C Wolter	9/12/2007			
	Signature of Debtor	Date			
Х					
,	Signature of Joint Debtor	Date			

Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571.

<sup>\*</sup>Joint debtors must provide information for both spouses.

# Case 07-16611 PONITE FIST APES BANK REPORT SUPERIOR DOCUMENT Page 47 of 48

# ELECTRONIC FILING DECLARATION OF DEBTOR(S) CHAPTER 7 - INDIVIDUAL

I (We), the undersigned Debtor(s), hereby declare under penalty of perjury that: (1) I have read and understand the petition, schedules and statements being filed electronically; (2) the information provided in the petition, schedules and statements being filed electronically, including my full Social Security Number as electronically submitted to the Court, is true, correct and complete; (3) the "/s/," followed by my name, on the signature line(s) for the Debtor(s) in the electronically filed petition, schedules and statements serves as my signature and denotes the making of such declarations, requests, statements, verifications and certifications to the same extent and effect as my actual signature on such signature line(s); (4) I have actually signed a true and correct hard copy of the electronically filed petition, schedules and statements in such places and provided the executed hard copy of the petition, schedules and statements to my attorney; (5) I have completed and signed a Statement of Social Security Number(s) (Form B21) and provided the executed original to my attorney; and (6) I have authorized my attorney to file the electronic version of the petition, schedules and statements and this Declaration with the United States Bankruptcy Court. Signature of Debtor Date Printed Name of Debtor Signature of Joint Debtor (if applicable) Date Printed Name of Joint Debtor (if applicable) ELECTRONIC FILING DECLARATION OF ATTORNEY FOR DEBTOR(S) **CHAPTER 7 - INDIVIDUAL** I, the undersigned Attorney for the Debtor(s), hereby declare under penalty of perjury that: (1) the "/s/," followed by my name, on the signature lines for the Attorney for Debtor(s) in the electronically filed petition, schedules and statements serves as my signature and denotes the making of such declarations, requests, statements, verifications and certifications to the same extent and effect as my actual signature on such signature lines; (2) the Debtor(s) signed the Declaration of Debtor(s) and completed and signed the Statement of Social Security Number(s) (Form B21) before I electronically submitted the petition, schedules and statements for filing with the United States Bankruptcy Court: have actually signed a true and correct hard copy of the electronically filed petition, schedules and statements in the locations that are indicated by "/s/," followed by my name, and have obtained the signature(s) of the Debtor(s) in the locations that are indicated by "/s/," followed by the Debtor's name, on the true and correct hard copy of the petition, schedules and statements; (4) I shall maintain the executed originals of this Declaration, the Declaration of Debtor(s), the Statement of Social Security Number(s) (Form B21), the petition, schedules and statements for a period of five years after the closing of the case in which they are filed; (5) I shall make the executed originals of this Declaration, the Declaration of Debtor(s), the petition, schedules and statements available for review upon request of the Court or other parties; and (6) I shall make the executed original of the Statement of Social Security Number(s) (Form B21) available for review upon request of the Court.

Signature of Attorney for Debtor(s)

Printed Name of Attorney for Debtor(s)

Date

**Official Form 23 (10/06)** 

	ted States Bankruptcy Court District Of
In re	Case No
	Chapter
DEBTOR'S CERTIFICAT	TION OF COMPLETION OF INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT
	a chapter 7 or chapter 13 case must file this certification. If a joint petition is filed, le a separate certification. Complete one of the following statements and file by the
certify that on	, the debtor in the above-styled case, hereby e of Debtor)  (Date), I completed an instructional course in personal financial management an approved personal financial
management provider.	, an approved personal financial (Name of Provider)
	<del>.</del>
(Printed Name of Deb certify that no personal financial ☐ Incapacity or disabil ☐ Active military duty ☐ Residence in a district	management course is required because of [Check the appropriate box.]: ity, as defined in 11 U.S.C. § 109(h); in a military combat zone; or it in which the United States trustee (or bankruptcy administrator) has determined that ites are not adequate at this time to serve the additional individuals who would otherwise
Signature of Debtor:	
Date:	

*Instructions:* Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)